

Fill in this information to identify the case:

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Debtor 1 Patricia Y. Southerland

Debtor 2 \_\_\_\_\_  
(Spouse, if filing)

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 20-14805

## Official Form 410S1

**Notice of Mortgage Payment Change**

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: PNC BANK, N.A.Court claim no. (if known): 5

Last 4 digits of any number you use to  
identify the debtor's account:

1 1 3 9

Date of payment change:

Must be at least 21 days after date  
of this notice11/01/2021

New total payment:

\$ 857.60

Principal, interest, and escrow, if any

**Part 1: Escrow Account Payment Adjustment****1. Will there be a change in the debtor's escrow account payment?**☐ No

☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: \_\_\_\_\_

Current escrow payment: \$ 245.62New escrow payment: \$ 260.29**Part 2: Mortgage Payment Adjustment****2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?**☒ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: \_\_\_\_\_

Current interest rate: \_\_\_\_\_%

New interest rate: \_\_\_\_\_%

Current principal and interest payment: \$ \_\_\_\_\_

New principal and interest payment: \$ \_\_\_\_\_

**Part 3: Other Payment Change****3. Will there be a change in the debtor's mortgage payment for a reason not listed above?**☐ No

☒ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (Court approval may be required before the payment change can take effect.)

Reason for change: Loan ModificationCurrent mortgage payment: \$ 649.31New mortgage payment: \$ 597.31

Debtor 1 Patricia Y. Southerland Case number (if known) 20-14805  
First Name Middle Name Last Name

**Part 4: Sign Here**

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☒ I am the creditor.  
☐ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.**

**X/s/ Vicki Pringle**

Signature

Date \_10/07/2021

Print: Vicki Pringle  
First Name Middle Name Last Name

Title Default Support Specialist

Company PNC BANK, NA

Address 3232 NEWMARK DRIVE  
Number Street  
MIAMISBURG OH 45342  
City State ZIP Code

Contact phone 866-754-0659

Email bankruptcy@pnc.com

PROPERTY ADDRESS:  
347 E CLAREMONT RD  
PHILADELPHIA, PA 19120

PATRICIA SOUTHERLAND  
347 E CLAREMONT RD  
PHILADELPHIA PA 19120-1015

CURRENT MONTHLY MORTGAGE PAYMENT

Principal & Interest 597.31  
Escrow 245.62  
Total Payment 842.93

NEW PAYMENT INFORMATION

Principal & Interest 597.31  
Escrow 251.51  
Prorated Escrow Shortage 8.78  
Total Payment 857.60  
New Payment Effective Date 11/01/21

COMING YEAR ESCROW PROJECTION

This statement provides a detailed summary of activity related to your escrow account. PNC Bank maintains your escrow account to pay such items as property taxes, insurance premiums, and mortgage insurance.

This section lists a 12-month running escrow balance to determine the appropriate target balance and to determine if a shortage or surplus exists. This is a projection of the anticipated activity in your escrow account for the coming 12 months.

ANTICIPATED ESCROW DISBURSEMENT		PAYMENTS TO ESCROW		DESCRIPTION	PAYMENTS FROM ESCROW	CUR BAL PROJECTION	REQ BAL PROJECTION
CITY TAX	\$1,343.81	MONTH				1,737.08	2,263.69
HAZARD INS	\$1,674.41						
		November	251.51			1,988.59	2,515.20
		December	251.51			2,240.10	2,766.71
		January	251.51			2,491.61	3,018.22
		February	251.51			2,743.12	3,269.73
		March	251.51	CITY TAX	1,343.81	1,650.82	2,177.43
		March		HAZARD INS	1,674.41	-23.59 *	503.02 **
TOTAL DISBURSEMENTS	\$3,018.22	April	251.51			227.92	754.53
DIVIDED BY 12 MONTHS		May	251.51			479.43	1,006.04
		June	251.51			730.94	1,257.55
MONTHLY ESCROW DEPOSIT	\$251.51	July	251.51			982.45	1,509.06
		August	251.51			1,233.96	1,760.57
		September	251.51			1,485.47	2,012.08
		October	251.51			1,736.98	2,263.59

CALCULATION OF ESCROW ADJUSTMENT

BEGINNING PROJECTED BALANCE \$1,737.08  
BEGINNING REQUIRED BALANCE \$2,263.69

ESCROW SHORTAGE \$526.61

The required minimum balance allowed by federal law (RESPA) is two times your monthly escrow payment (excluding MIP/PMI), unless your mortgage document or state law specifies a lower amount.

\* The projected escrow balance at the low point.  
\*\* The lowest balance the escrow account should attain during the projected period.

MORE INFORMATION ON REVERSE SIDE

IMPORTANT MESSAGES

The shortage in your recent escrow analysis was automatically spread across your upcoming payments, interest free. However, if you wish to discuss options that do not result in an increase in your payment, please contact us via the following options: Visit a local Branch, visit our Online Banking, or call our Customer Care team.

Make your check, money order or cashier's check payable to PNC Bank. All Payments must be funds from a U.S. Bank Account and are subject to PNC's acceptance. **Do NOT send cash by mail.**

We understand that you have filed for bankruptcy and have not yet received a discharge. None of the information requested in this statement will be used for the collection of any debts or for purposes prohibited by the Bankruptcy Code or other applicable Federal or state law.



INTERNET REPRINT

How to contact us or make your monthly Mortgage payments:

Make your check, money order or cashier's check payable to PNC Bank and include your loan number and allocation instructions on memo line. **Do not send cash by mail.**

Online Banking Payments:  
pnc.com/mortgagecustomercare

Regular Mail: PNC Mortgage Payments  
P.O. Box 771021  
Chicago, IL 60677

Overnight: PNC Bank  
350 East Devon Ave  
Itasca, IL 60143

All payments must be funds from a U.S. Bank Account and are subject to PNC's acceptance.

We are here, if you have questions or need assistance, please contact our Customer Care Center at 1-877-526-3603.

Monday-Thursday 8:00 a.m. - 9:00 p.m. ET  
Friday 8:00 a.m. - 5:00 p.m. ET  
Saturday 9:00 a.m. - 2:00 p.m. ET

You can also visit your local PNC branch.

DATE: August 13, 2021

Once during this analysis period, your required escrow balance should be reduced to a target balance of \$503.02, as it does in March. Under Federal law, your target balance should not exceed an amount equal to two months of escrow payments for taxes and insurance, unless your mortgage document or state law specifies a lower amount.

This is a projection of the activity for your escrow account from the Previous Analysis. This projection was based on the disbursements anticipated to be made from your escrow account. Compare this projection to the actual escrow activity in the Account History (summarized below).

Adjustments to the payment and differences between the anticipated and actual disbursements may prevent the actual balance from reaching the projected low escrow balance.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			2,701.90
01/21		245.62		2,947.52
02/21	CITY TAX	245.62	1,330.37	1,862.77
03/21	HAZARD INS	245.62	1,617.15	491.24 **
04/21		245.62		736.86
05/21		245.62		982.48
06/21		245.62		1,228.10
07/21		245.62		1,473.72
08/21		245.62		1,719.34
09/21		245.62		1,964.96
10/21		245.62		2,210.58
11/21		245.62		2,456.20
12/21		245.62		2,701.82
TOTAL		2,947.44	2,947.52	

This is a statement of actual escrow account activity from January 2021 through October 2021. Compare it to the Projected Activity from the Previous Analysis which appears above the Account History.

Date	Description	Payments	Disbursements	Balance
	BEGINNING BALANCE			-7,507.62
02/21	CITY TAX		1,343.81 *	-8,851.43
03/21	HAZARD INS	646.78	1,674.41 *	-9,879.06
07/21		9,879.06		0.00
08/21		1,245.84 e		1,245.84
09/21		245.62 e		1,491.46
10/21		245.62 e		1,737.08
TOTAL		12,262.92	3,018.22	

"e" Indicates estimates for future payments or disbursements.

If you have any questions about this analysis statement, please visit us at [pnc.com/mortgagecustomercare](https://pnc.com/mortgagecustomercare) to send us an email, write to us at PNC Bank; Attention: Customer Service Research; B6-YM07-01-7, PO Box 1820; Dayton, OH 45401 or call our Customer Service Department toll free number 1-877-526-3603.

Do not cash if you do not  
clearly see the words  
"ORIGINAL DOCUMENT"

DO NOT WRITE, STAMP OR SIGN BELOW THIS LINE  
▶ RESERVED FOR FINANCIAL INSTITUTION USE ▶

X

## Disclosure on Cancellation of Mortgage Insurance Premium (MIP)

You may have the option to cancel annual MIP in advance of the projected amortization date by making additional payments of Mortgage principal. To inquire about loan qualifications for early termination of MIP, send in a written request to the address listed below, or contact Customer Service.



Call Customer Service at **1-800-822-5626**, Monday - Thursday, 8:00 a.m. - 9:00 p.m., Friday, 8:00 a.m. - 5:00 p.m. ET and Saturday, 9:00 a.m. - 2:00 p.m.

Or



Send a written request to the address on the statement  
PNC Bank  
P.O. Box 8736  
ATTN: Mortgage Insurance Department B6-YM13-01-5  
Dayton, Ohio 45401-8736.

FHA Case No.: [REDACTED]

## PROMISSORY NOTE

**APRIL 29, 2021**  
[Date]

**PHILADELPHIA**  
[City]

**PENNSYLVANIA**  
[State]

**347 E CLAREMONT ROAD, PHILADELPHIA, PENNSYLVANIA 19120**  
[Property Address]

### 1. PARTIES.

"Borrower" means each person signing at the end of this Note, and the person's successors and assigns. "Secretary" or "Lender" means the Secretary of Housing and Urban Development and its successors and assigns.

### 2. BORROWER'S PROMISE TO PAY

In return for a loan received from Lender, Borrower promises to pay the principal sum of **SEVENTEEN THOUSAND ONE HUNDRED SEVENTY-NINE DOLLARS AND 63 CENTS** Dollars (U.S. \$17,179.03), to the order of Lender.

### 3. PROMISE TO PAY SECURED

Borrower's promise to pay is secured by a mortgage, deed of trust or similar security instrument that is dated the same date as this Note and called the "Security Instrument." The Security Instrument protects the Lender from losses which might result if Borrower defaults under this Note.

### 4. MANNER OF PAYMENT

#### (A) Time.

On ; **JUNE 1, 2051**, or, if earlier, when the first of the following events occurs:

- (i) The Borrower has paid in full all amounts due under the primary Note and related mortgage, deed of trust or similar Security Instruments insured by the Secretary, or
- (ii) The maturity date of the primary Note has been accelerated, or
- (iii) The Primary Note and related mortgage, deed of trust or similar Security Instrument are no longer insured by the Secretary.
- (iv) The property is not occupied by the purchaser as his or her principal residence.

#### (B) Place.

Payment shall be made at the **PNC Bank, National Association 3232 Newmark Drive Miamisburg, Ohio 45342** or any such other place as Lender may designate in writing by notice to Borrower.

### 5. BORROWER'S RIGHT TO PREPAY

Borrower has the right to pay the debt evidenced by this Note, in whole or in part, without charge or penalty. If Borrower makes a partial prepayment, there will be no changes in the due date or in the amount of the monthly payment unless Lender agrees in writing to those changes.

### 6. WAIVERS


Borrower and any other person who has obligations under this Note waive the rights or presentment and notice of dishonor. "Presentment" means the right to require Lender to demand payment of amounts due.

"Notice of dishonor" means the right to require Lender to give notice to other persons that amounts due have not been paid.

**7. OBLIGATIONS OF PERSONS UNDER THIS NOTE**

If more than one person signs this Note, each person is fully and personally obligated to keep all of the promises made in this Note, including the promise to pay the full amount owed. Any person who is a guarantor, surety or endorser of this Note is also obligated to do these things. Any person who takes over these obligations, including the obligations of a guarantor, surety or endorser of this Note, is also obligated to keep all of the promises made in this Note. Lender may enforce its rights under this Note against each person individually or against all signatories together. Any one person signing this Note may be required to pay all of the amounts owed under this Note.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Note.



Borrower

**PATRICIA SOUTHERLAND**

This Document Prepared By:

**KATHY RAWLINS  
PNC MORTGAGE, A DIVISION OF PNC BANK,  
NATIONAL ASSOCIATION  
3232 NEWMARK DR  
MIAMISBURG, OH 45342  
(888) 224-4702**

When Recorded Mail To:

**PNC BANK, N.A.  
P.O. BOX 8800  
DAYTON, OH 45401**

Tax/Parcel #: [REDACTED]

[Space Above This Line for Recording Data]

FHA Case No.: [REDACTED]

Loan No: \*\*\*\* [REDACTED]

### **PARTIAL CLAIMS MORTGAGE**

THIS SUBORDINATE MORTGAGE ("Security Instrument") is given on **APRIL 29, 2021**. The mortgagor is **PATRICIA SOUTHERLAND, AN UNMARRIED WOMAN** ("Borrower"), whose address is **347 E CLAREMONT ROAD, PHILADELPHIA, PENNSYLVANIA 19120**. This Security Instrument is given to **PNC Bank, National Association 3232 Newmark Drive Miamisburg, Ohio 45342** ("Lender"). Borrower owes Lender the principal sum of **SEVENTEEN THOUSAND ONE HUNDRED SEVENTY-NINE DOLLARS AND 63 CENTS** Dollars (U.S. \$17,179.03). This debt is evidenced by Borrower's note dated the same date as this Security Instrument ("Note"), which provides for the full debt, if not paid earlier, due and payable on **JUNE 1, 2051**.

This Security Instrument secures to Lender: (a) the repayment of the debt evidenced by the Note, and all renewals, extensions and modifications of the Note; (b) the payment of all other sums, advanced under Paragraph 7 to protect the security of this Security Instrument; and (c) the performance of Borrower's covenants and agreements under this Security Instrument and the Note. For this purpose, Borrower does hereby mortgage, warrant, grant and convey to the Lender, with power of sale, the following described property located in the **COUNTY of PHILADELPHIA, State of PENNSYLVANIA**:

which has the address of, **347 E CLAREMONT ROAD, PHILADELPHIA, PENNSYLVANIA 19120** (herein "Property Address");



**THE LAND REFERRED TO IN THIS DOCUMENT IS SITUATED IN THE CITY OF PHILADELPHIA, COUNTY OF PHILADELPHIA, STATE OF PENNSYLVANIA, AND DESCRIBED AS FOLLOWS:**

**SEE EXHIBIT A**

Tax Parcel No. [REDACTED]

TOGETHER WITH all the improvements now or hereafter erected on the property, and all easements, appurtenances and fixtures now or hereafter a part of the property. All replacements and additions shall also be covered by this Security Instrument. All of the foregoing, is referred to in this Security Instrument as the "Property."

**BORROWER COVENANTS** that Borrower is lawfully seised of the estate hereby conveyed and has the right to mortgage, grant and convey the Property, and that the Property is unencumbered, except for encumbrances of record. Borrower warrants and will defend generally the title to the Property against all claims and demands, subject to encumbrances of record.

**THIS SECURITY INSTRUMENT** combines uniform covenants for national use and non-uniform covenants with limited variations by jurisdiction to constitute a uniform security instrument covering real property.

**UNIFORM COVENANTS.** Borrower and Lender covenant and agree as follows:

- 1. Payment of Principal.** Borrower shall pay when due the principal of the debt evidenced by the Note.
- 2. Borrower Not Released; Forbearance By Lender Not a Waiver.** Extension of the time of payment of the sums secured by this Security Instrument granted by Lender to any successor in interest of Borrower shall not operate to release the liability of the original Borrower or Borrower's successor in interest. Lender shall not be required to commence proceedings against any successor in interest or refuse to extend time for payment or otherwise modify amortization of the sums secured by this Security Instrument by reason of any demand made by the original Borrower or Borrower's successors in interest. Any forbearance by Lender in exercising any right or remedy shall not be a waiver of or preclude the exercise of any right or remedy.
- 3. Successors and Assigns Bound; Joint and Several Liability; Co-signers.** The covenants and agreements of this Security Instrument shall bind and benefit the successors and assigns of Lender and Borrower. Borrower's covenants and agreements shall be joint and several. Any Borrower who co-signs this Security Instrument but does not execute the Note: (a) is co-signing this Security Instrument only to mortgage, grant and convey that Borrower's interest in the Property under the terms of this Security Instrument; (b) is not personally obligated to pay the sums secured by this Security Instrument; and (c) agrees that Lender and any other Borrower may agree to extend, modify, forbear or make any accommodations with regard to the term of this Security Instrument or the Note without that Borrower's consent.
- 4. Notices.** Any notice to Borrower provided for in this Security Instrument shall be given by delivering it or by mailing it by first class mail unless applicable law requires use of another method. The notice shall be directed to the Property Address or any other address Borrower designates by notice to Lender. Any notice to Lender shall be given by first class mail to: Department of Housing and Urban Development, Attention: Single Family Notes Branch, 451 Seventh Street SW, Washington, DC 20410 or any address Lender designates by notice to Borrower. Any notice provided for in this Security Instrument shall be deemed to have been given to Borrower or Lender when given as provided in this paragraph.
- 5. Governing Law; Severability.** This Security Instrument shall be governed by Federal law and the law of the jurisdiction in which the Property is located. In the event that any provision or clause of this Security Instrument or the Note conflicts with applicable law, such conflict shall not affect other provisions of

this Security Instrument or the Note which can be given effect without the conflicting provision. To this end the provisions of this Security Instrument and the Note are declared to be severable.

**6. Borrower's Copy.** Borrower shall be given one conformed copy of the Note and of this Security Instrument.

**NON-UNIFORM COVENANTS.** Borrower and Lender further covenant and agree as follows:

**7. Acceleration; Remedies.** Lender shall give notice to Borrower prior to acceleration following Borrower's breach of any covenant or agreement in this Security Instrument. The notice shall specify: (a) the default; (b) the action required to cure the default; (c) a date, not less than 30 days from the date the notice is given to Borrower, by which the default must be cured; and (d) that failure to cure the default on or before the date specified in the notice may result in acceleration of the sums secured by this Security Instrument and sale of the Property. The notice shall further inform Borrower of the right to reinstate after acceleration and the right to bring a court action to assert the non-existence of a default or any other defense of Borrower to acceleration and sale. If the default is not cured on or before the date specified in the notice, Lender at its option may require immediate payment in full of all sums secured by this Security Instrument without further demand and may invoke any other remedies permitted by Applicable Law. Lender shall be entitled to collect all expenses incurred in pursuing the remedies provided in this Section 7, including, but not limited to, reasonable attorneys' fees and costs of title evidence.

If the Lender's interest in this Security Instrument is held by the Secretary and the Secretary requires immediate payment in full under Paragraph 4 of the Subordinate Note, the Secretary may invoke the non-judicial power of sale provided in the Single Family Mortgage Foreclosure Act of 1994 ("Act") (12 U.S.C. § 3751 *et seq.*) by requesting a foreclosure commissioner designated under the Act to commence foreclosure and to sell the Property as provided by the Act. Nothing in the preceding sentence shall deprive the Secretary of any rights otherwise available to a Lender under this Paragraph or applicable law.

BY SIGNING BELOW, Borrower accepts and agrees to the terms and covenants contained in this Security Instrument.

Patricia Southerland  
Borrower: **PATRICIA SOUTHERLAND**

5/29/21  
Date

\_\_\_\_\_[Space Below This Line for Acknowledgments]\_\_\_\_\_

**BORROWER ACKNOWLEDGMENT**

State of Pennsylvania

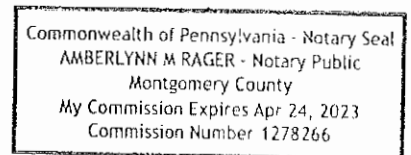
County of Montgomery

This record was acknowledged before me on 05/29/2021 (date)  
by PATRICIA SOUTHERLAND (name(s) of individual(s)).

ARager  
Signature of notarial officer

(Stamp)

Amberlynn M. Rager Asm/PA Notary  
Printed Name and Title of office



My commission expires: 04/24/2023

Date: **APRIL 29, 2021**

Loan Number: \*\*[REDACTED]

Lender: **PNC BANK, NATIONAL ASSOCIATION**

Borrower: **PATRICIA SOUTHERLAND**

Property Address: **347 E CLAREMONT ROAD, PHILADELPHIA, PENNSYLVANIA 19120**

### **NOTICE OF NO ORAL AGREEMENTS**

**THIS WRITTEN LOAN AGREEMENT REPRESENTS THE FINAL AGREEMENT BETWEEN THE PARTIES AND MAY NOT BE CONTRADICTED BY EVIDENCE OF PRIOR, CONTEMPORANEOUS OR SUBSEQUENT ORAL AGREEMENTS OF THE PARTIES. THERE ARE NO ORAL AGREEMENTS BETWEEN THE PARTIES.**

**Receipt of Notice.** The undersigned hereby admit to having each received and read a copy of this Notice on or before execution of the Loan Agreement. "Loan Agreement" means one or more promises, promissory notes, agreements, undertakings, security agreements, deeds of trust or other documents, or commitments, or any combination of those actions or documents, pursuant to which a financial institution loans or delays repayment of or agrees to loan or delay repayment of money, goods or any other thing of value or to otherwise extend credit or make a financial accommodation.

  
Borrower

**PATRICIA SOUTHERLAND**

5/29/21

Date

Date: **APRIL 29, 2021**

Loan Number: \*\* [REDACTED]

Lender: **PNC BANK, NATIONAL ASSOCIATION**

Borrower: **PATRICIA SOUTHERLAND**

Property Address: **347 E CLAREMONT ROAD, PHILADELPHIA, PENNSYLVANIA 19120**

## **ERRORS AND OMISSIONS COMPLIANCE AGREEMENT**

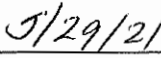
In consideration of **PNC BANK, NATIONAL ASSOCIATION**

(the "Lender") agreeing to modify the referenced loan (the "Loan") to the Borrower, the Borrower agrees that if requested by the Lender, the Borrower will correct, or cooperate in the correction of, any clerical errors made in any document or agreement entered into in connection with the modification of the Loan, if deemed necessary or desirable in the reasonable discretion of the Lender, to enable Lender to sell, convey, seek guaranty or market the Loan to any entity, including without limitation, the Federal National Mortgage Association, the Federal Home Loan Mortgage Corporation, the Government National Mortgage Association, the Federal Housing Authority, the Department of Veterans Affairs or any municipal bond authority.

The Borrower agrees to comply with all such requests made by the Lender within 30 days of receipt of written request from the Lender.

The Borrower makes this agreement in order to assure that the documents and agreements executed in connection with the modification of the Loan will conform to and be acceptable in the marketplace in the event the Loan is transferred, conveyed, guaranteed or marketed by the Lender.

  
\_\_\_\_\_  
**PATRICIA SOUTHERLAND**

  
\_\_\_\_\_  
Date

**CERTIFICATE OF RESIDENCE**

**TITLE OF DOCUMENT**  
**PARTIAL CLAIMS MORTGAGE**

**BETWEEN:**

**PATRICIA SOUTHERLAND** (assignor/Mortgagor/grantor)

**AND:**

**PNC BANK, NATIONAL ASSOCIATION**  
(assignee/Mortgagee/grantee)

I do hereby certify that the precise address of the within named Mortgagee is:  
**PNC BANK, NATIONAL ASSOCIATION 3232 NEWMARK DRIVE,**  
**MIAMISBURG, OHIO 45432**

*By:* \_\_\_\_\_

*Print Name:* \_\_\_\_\_

*Title:* \_\_\_\_\_



UNITED STATES BANKRUPTCY COURT  
FOR THE **Eastern District of Pennsylvania**  
**(Philadelphia)**

IN RE: <b>Patricia Y. Southerland</b>		Case No. <b>20-14805</b> Judge Magdeline D. Coleman Chapter 13
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CERTIFICATE OF SERVICE OF  
Notice of Mortgage Payment Change

I, the undersigned, hereby certify that, on October 7, 2021, a true and correct copy of the Notice of Mortgage Payment Change was electronically served upon the following using the Court's CM/ECF system:

Debtor's Attorney: **BRAD J. SADEK**  
Trustee: KENNETH E. WEST  
Office of the United States Trustee

Further, I certify that, on October 7, 2021, a true and correct copy of the Notice of Mortgage Payment Change was forwarded via U.S. Mail, first class postage prepaid and properly addressed, to the following at the address shown below:

**Patricia Y. Southerland**

347 E Claremont Road Philadelphia, PA 19120

By: /s/ Vicki Pringle  
Vicki Pringle  
PNC Bank, N.A.  
3232 Newmark Drive  
Miamisburg Ohio 45342  
866-754-0659